

Debtor 1 Julie Smith

Debtor 2 \_\_\_\_\_  
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District Of Missouri

Case number 23-40639

## Official Form 410S2

**Notice of Postpetition Mortgage Fees, Expenses, and Charges** 12/16

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any fees, expenses, and charges incurred after the bankruptcy filing that you assert are recoverable against the debtor or against the debtor's principal residence.

File this form as a supplement to your proof of claim. See Bankruptcy Rule 3002. 1.

Name of creditor: Truist Bank

Court claim no. (if known): 5

Last 4 digits of any number you use to identify the debtor's account: 0 8 2 5

Does this notice supplement a prior notice of postpetition fees, expenses, and charges?

☒ No

☐ Yes. Date of the last notice: \_\_\_\_/\_\_\_\_/\_\_\_\_

**Part 1: Itemize Postpetition Fees, Expenses, and Charges**

Itemize the fees, expenses, and charges incurred on the debtor's mortgage account after the petition was filed. Do not include any escrow account disbursements or any amounts previously itemized in a notice filed in this case. If the court has previously approved an amount, indicate that approval in parentheses after the date the amount was incurred.

Description	Dates incurred	Amount
1. Late charges	_____	(1) \$ _____
2. Non-sufficient funds (NSF) fees	_____	(2) \$ _____
3. Attorney fees	_____	(3) \$ _____
4. Filing fees and court costs	_____	(4) \$ _____
5. Bankruptcy/Proof of claim fees	_____	(5) \$ _____
6. Appraisal/Broker's price opinion fees	_____	(6) \$ _____
7. Property inspection fees	_____	(7) \$ _____
8. Tax advances (non-escrow)	_____	(8) \$ _____
9. Insurance advances (non-escrow)	_____	(9) \$ _____
10. Property preservation expenses. Specify: _____	_____	(10) \$ _____
11. Other. Specify: (SEE ATTACHED)	(SEE ATTACHED)	(11) \$ 790
12. Other. Specify: _____	_____	(12) \$ _____
13. Other. Specify: _____	_____	(13) \$ _____
14. Other. Specify: _____	_____	(14) \$ _____

The debtor or trustee may challenge whether the fees, expenses, and charges you listed are required to be paid. See 11 U.S.C. § 1322(b)(5) and Bankruptcy Rule 3002.1.

Debtor 1 Julie Smith Case number (if known) 23-40639  
First Name Middle Name Last Name

**Part 2: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

/s/Christina  
x Moore  
Digitally signed by /s/Christina  
Moore  
Date: 2023.05.03 09:47:39  
-04'00'  
Signature

Print: Christina Moore Title Bankruptcy Processor  
First Name Middle Name Last Name

Company Truist Bank

Address Bankruptcy Department 306-40-04-95 PO Box 27767  
Number Street  
Richmond VA 23261  
City State ZIP Code

Contact phone ( 855 ) 223 - 4641 Email MortgageBankruptcy@suntrust.com

### **CERTIFICATE OF SERVICE**

I, Christina Moore, do hereby certify that a true and exact copy of the foregoing Notice of Mortgage Post-Petition Fees was served by United States mail and/or electronic filing on 05/03/2023, addressed as follows:

**Debtor:**

Julie Smith  
108 Timberrun  
Saint Peters, MO 63376

**Debtor's Atty:**

William H. Ridings, Jr.  
Ridings Law Firm  
2510 S. Brentwood Blvd, Ste.  
205  
St. Louis, MO 63144

**Trustee:**

Diana S Daugherty  
Po Box 430908  
Saint Louis, Mo 63143-0908

/s/Christina Moore  
Digitally signed by /s/  
Christina Moore  
Date: 2023.05.03  
09:47:09 -04'00'

Bankruptcy Processor for Truist Bank.

Group	Specify	Date Incurred	Amount
11. Other	LIT ATTY FEES	3/8/2023	22.50
11. Other	LIT ATTY FEES	3/8/2023	7.50
11. Other	LIT ATTY FEES	3/8/2023	737.50
11. Other	LIT ATTY FEES	3/8/2023	15.00
11. Other	LIT ATTY FEES	3/8/2023	7.50